

**Montana State Government
Property/Casualty Insurance Schedule
July 1, 2008 to July 1, 2009**

Line of Insurance	Deductibles		Limits			Insurance Carrier
	Agency	Risk Management	Limits	Per Claim/ Occurrence	Description	
	COMMERCIAL INSURANCE COVERAGES					
Accidental Death & Dismemberment	\$250	\$0	\$50,000 \$10,000	claim claim	Medical expense Death benefit	AIG Insurance Broker: Willis
Aircraft Physical Damage In-Motion	\$1,000	5% of stated value.	Stated Value	n/a	Physical damage	XL Specialty
Not-In-Motion	\$1,000	\$1,000	Stated Value	n/a	Physical damage	Broker: Mountain Air Aviation
Aircraft Liability	\$0	750,000 claim/ 1,500,000 occurr.	\$10,000,000	occurrence	Bodily injury. Personal Injury Property damage.	XL Specialty Broker: Mountain Air Aviation
Airport Liability	\$0	750,000 claim/ 1,500,000 occurr.	\$5,000,000	occurrence	Bodily injury. Personal Injury Property damage.	XL Specialty Broker: Mountain Air Aviation
Boiler & Machinery	\$1,000	Varies by object and type of damage	\$100,000,000 \$100,000,000 \$5,000,000	occurrence occurrence occurrence	Equipment breakdown Property damage Business interruption	American Casualty of Reading, PA Lloyd's Of London (Broker: Driver Alliant Insurance Services)
Crime	\$1,000	\$500,000	\$10,000,000	occurrence	Public employee dishonesty	Great American
			\$10,000,000	occurrence	Computer fraud	
			\$10,000,000	occurrence	Theft, disappearance, destruction	Broker: Willis
			\$10,000,000 \$2,000,000	occurrence occurrence	Forgery/alteration Faithful performance	
Fine Arts	\$1,000	\$99,000	\$100,000,000	occurrence	Named locations "all risk"	AXA Art Corporation Broker: Willis Fine Arts Solutions
			\$100,000,000	occurrence	Legal liability to others	
			\$30,000,000	occurrence	Unnamed locations "all risk"	
			\$30,000,000	occurrence	In-Transit worldwide "all risk"	
			\$25,000 10% of the value	occurrence occurrence	Registration papers Debris removal	
Foreign Insurance	Varies by policy.	Varies by policy	Varies by policy.	occurrence	Foreign general liability Foreign auto liability Kidnap & ransom	ACE Broker: Willis
Foster Care			\$500,000	occurrence	Bodily injury and property damage	United National Insurance Broker: Willis
			\$500,000	occurrence	Personal Injury	
			\$500,000	aggregate	Per household	
			\$100,000	occurrence	Defense costs	
			\$5,000 \$5,000	occurrence occurrence	Property damage to others Property damage to Insured	
HIPPA	\$5,000	n/a	\$500,000	occurrence	HIPPA fines/violations Defense costs	NAS Insurance Services Broker: Willis
Medical Prof. Liability (Student Interns)	n/a	n/a	\$1,000,000 \$5,000,000	occurrence/ aggregate	Bodily injury, personal injury, property damage	American Casualty of Reading, PA Broker: Willis
Non-Medical Prof. Liability (Student Interns)	n/a	n/a	\$1,000,000 \$1,000,000	occurrence aggregate	Bodily injury, personal injury, property damage	Everest Insurance Company Broker: Driver Alliant
Off-Premises Vehicles	\$1,000	\$50,000	\$1,000,000,000	occurrence	Physical damage "all risk"	Lexington
Property	\$1,000	\$1,000	\$1,000,000,000	occurrence	Blanket limit of liability	Lexington
	\$1,000	\$249,000	\$1,000,000,000	occurrence	Valuable papers	Lloyd's of London
	\$1,000	\$249,000	\$1,000,000,000	occurrence	Accounts receivable	CN A
	\$1,000	\$249,000	\$1,000,000,000	occurrence	Electronic data processing media	Commonwealth
	\$1,000	\$249,000	\$1,000,000,000	occurrence	Debris removal (additional)	Axis
	\$1,000	\$999,000	\$400,000,000	occurrence	Earth movement	Essex
	\$1,000	\$249,000	\$100,000,000	occurrence	Business interruption	Great American
	\$1,000	\$499,000	\$100,000,000	occurrence	Flood	Landmark American
	\$1,000	\$249,000	\$100,000,000	occurrence	Terrorism	
	\$1,000	\$249,000	\$50,000,000	occurrence	Builder's risk	
	\$1,000	\$249,000	\$50,000,000	occurrence	Expediting expenses	
	\$1,000	\$249,000	\$40,000,000	occurrence	Error/omissions	
	\$1,000	\$249,000	\$25,000,000	conveyance	Transit	
	\$1,000	\$249,000	\$25,000,000	occurrence	Ordinance/law	
	\$1,000	\$249,000	\$25,000,000	occurrence	Service interruption	
	\$1,000	\$249,000	\$25,000,000	occurrence	Automatic coverage. Newly acquired	
	\$1,000	\$249,000	\$1,000,000	occurrence	International limit	
	\$1,000	\$249,000	\$250,000	occurrence	Pollutant cleanup removal	Broker: Driver Alliant Insurance Services
RiderCourse (Motorcycle Safety Foundation)	n/a	n/a	\$2,000,000	occurrence	Liability	Chubb Custom Insurance Company
		\$50	\$10,000	claim	Blanket accident (medical)	Life Insurance Company of North America
		\$50	\$1,000	claim	Blanket accident (dental)	
Surety Bond (DPHHS)	Varies by institution	Varies by institution	ACV/repair/replace	vehicle	Physical damage	Broker: Arthur J. Gallagher & Company
			Patient Funds in Trust	Funds in trust	Funds in trust	Hartford Broker: Willis
	SELF-INSURED COVERAGES					
Aircraft Physical Damage In-Motion						
Not-In-Motion	\$1,000	5% of stated value	\$150,000	occurrence	Hull for various aircraft	n/a
Aircraft Liability	\$0	\$750,000/\$1.5M	\$750,000/\$1.5M	claim/occ	Negligent acts or omissions	n/a
Auto Physical Damage	\$250	ACV/repair/replace	ACV/repair/replace	vehicle	Physical damage to vehicles	n/a
General Liability	\$0	\$750,000/\$1.5M	\$750,000/\$1.5M	claim/occ	Negligent acts or omissions	n/a
Property	\$1,000	\$249,000		occurrence	All Risk	n/a

NOTE: This schedule is a summary of main elements only, and is not all inclusive of all limits and deductibles in the policies. If you have a question, please contact the Risk Management & Tort Defense Division.